

**A DIVORCE KILLER**

By DOROTHY CROWELL.

Mrs. Roberts darted furtive glances at her daughter who was idly drumming on the closed window. Finally unable to stifle her curiosity longer she burst out: "Grace stop that silly pounding. What in the world is the matter? Has Richard developed a grouch?"

Grace shrugged her shoulders and sighed. "I hardly see enough of him to know." Something was forming in her mind of which the mother, despite her superior knowledge of the world, was ignorant.

Mrs. Roberts went to her. "Never mind Grace. You will find after you have been married as long as I that men are peculiar creatures, and that it is best to let them fight out their grouches alone."

"Oh, it isn't that," Grace declared seriously. "But I can see that gradually I am losing Richard's love. In many ways he shows it."

Mrs. Roberts tried to comfort her daughter, vowing to give Richard a piece of her mind at the first opportunity. Mrs. Roberts was to be further shocked before the visit was over. The cause of this new worry was her daughter's firm determination to bury herself in the country, and think out the reason for the growing coldness between herself and her husband, and of all places in the world at Grandmother Stetson's away up in the wilderness miles and miles from everything. Mrs. Roberts threw up her hands in despair as she heard this insane folly of her silly daughter.

Grandmother Stetson while living in the wilderness knew human nature with a knowledge that her daughter could never acquire, and when Grace walked dejectedly into the little sitting room of the house in the wilderness, she was met with ready sympathy and folded in two substantial arms.

In a few words Grace unfolded her grievance, and when she had finished Mrs. Stetson declared with conviction: "That is a mighty poor apology for a woman who cannot keep her husband's love once she has won it."

Within the week Grace had discarded her city frocks for more suitable garments, which her own hands had fashioned under the critical eyes of the grandmother. Mrs. Stetson took matters into her own hands now, and immediately forwarded a telegram which brought Richard to the house in the wilderness within a day. He burst hastily into the sitting room. "Great Scott," he cried. "Where is she? I never realized Grace was as ill as that. Oh, I knew there was something, but—"

"Grace is not ill," Mrs. Stetson told him. "That telegram is something between myself and my conscience. You wrote a pretty letter about going away for months, and leaving your wife didn't you?"

"Well, a business man has to attend—," he began.

"Hum," Mrs. Stetson sniffed disdainfully. "Go in the kitchen and wash up." She pointed to a door at the end of the short hall. Richard pressed the latch and went in.

The figure bent over the table, rolling pin in hand, he failed to recognize. Alarmed at the heavy tread the girl looked up. "Dick," she gasped in astonishment. Both were embarrassed, and acted like two children. A formal handshake which left his hand white from the flour was her greeting.

As the day passed Mrs. Stetson refused with a positiveness that forbade argument to assist in the kitchen, and left the entire management to her granddaughter. Richard seemed to find little if any time to think of business. This new order of things appealed to him immensely. He had never known Grace in this new role.

Mrs. Stetson's teachings were certainly bearing fruit. One day Grace went to her perplexed and not a little peeved. "Tell me, Grandmother Stetson," she asked, tears perilously near, "is a man's heart only gained through his stomach? That is horrible." She shuddered and brushed her hand furtively across her eyes. "If I thought that—," Mrs. Stetson smiled and interrupted: "My goodness, Grace, don't be so tragic, but you just remember this in spite of all the fool notions these city friends of yours have filled your head with, a spick and span gingham apron and the color in your cheeks. I don't mean that kind they advertise, and well-cooked meals will hold a man stronger than any other ties invented by mortal, and here's another thing, it don't cost much to give a good smile with it, too. A man will respond to good treatment every time and if he can't get that at home, then, just tell me where in the vale of woe he can."

After they had returned to their city home Mrs. Roberts dropped in for one of her weekly calls. Seeing Grace at work attired in a plain gingham, her sleeves rolled up, and humming a tune, she threw up her hands in horror. "Good gracious, child," she wailed, "are you crazy working this way and in such a rig with the income Richard has? Do you want him to despise you?"

Grace laughed. "Despise me, mother dear." She put her plump arms around her mother's neck and kissed her on both cheeks. "Why, Richard says I look good enough to eat in this and for a divorce killer a gingham every time. Why it is the greatest thing in the world."

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This means that for the approximate cost of one bushel of corn more than it ordinarily takes to raise a hog, your profit is guaranteed, even though the hog dies.

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The hog has lifted more farm mortgages than any other farm production.

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### Packing Houses Don't Pay for Dead Hogs

The American Live Stock Insurance Company forms the connecting link between the farm and the packing house. It makes certain that your hogs will either be raised and marketed or that you will receive adequate compensation should they die from any cause.

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When you take out insurance in the American Live Stock Insurance Company, you are dealing with the largest live stock insurance company in the world. Its capital and surplus are well over a million dollars. The officers and directors are among the best known and most successful business men of Nebraska.

The American Live Stock Insurance Company is organized under the Legal Reserve Old Line Plan and is supervised by the department of Nebraska and every other state in which it transacts business. The provision of the Nebraska laws, requiring that insurance companies invest their capital, surplus and reserve in interest bearing securities, specially set forth in the law, gives absolute protection.

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Hog insurance is the best investment you can make. Your business judgment demands hog protection at once. A policy in the "American" gives you a business rating in the bank and absolute hog protection.

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## American Live Stock Insurance Company

704-710 World-Herald Building, Omaha, Neb.

The following agents will be glad to furnish you with rates, information, etc.

Chas. J. Goodfellow, Jackson, Neb.

Carl Anderson, Hubbard, Neb.

Elmer H. Biermann, Dakota City, Neb.

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### AN OPPORTUNITY FOR FARMERS TO INSURE THEIR HOGS.

The incorporation of the American Live Stock Insurance Company, under the Nebraska state laws this spring, marks the establishment of a new safeguard for hog raisers in this territory.

This company, a million dollar corporation with headquarters at Omaha, has been in actual operation since the middle of June. At the present time, hogs exclusively are being insured, although other live stock may later be added to the list of insurable property.

Under the terms of the policy, all healthy hogs may be insured during the time that they are being fed for marketing. The cost of insurance is very reasonable, the average per hog being about the price of a bushel of corn—slightly less in some cases, and slightly more in others. In consideration of the fact that hog raising is about the most hazardous farm undertaking, the rate is ex-

ceptionally low. The company pays for losses by death from practically any cause except through abuse or negligence of the owner.

Every precaution is taken by the Company to keep insured herds in healthy condition. When necessary, the hogs are furnished with vaccinations, medicines, and veterinary treatment by the local veterinarian, who is now in charge of the department at the home offices in Omaha. This service is given without a cent of expense to the hog owner.

Farmers and stock raisers have long been able to insure their buildings, crops, implements and most of their stock. Hog insurance is a very recent protection, although its need has for many years been apparent. While figures show that hogs are the quickest money producers of any farm product, many farmers and hog raisers have suffered extreme financial embarrassment and often bankruptcy when misfortune, in the form of disease or accident, killed their herds. Without protection, the death of a herd meant a complete loss. Many people were forced to discontinue hog raising entirely, simply because the risk was so great.

The introduction of serum for vaccination as a preventative of cholera has done much to protect hogs from epidemics of that disease. But too often, detection of cholera in a herd comes too late and the disease has gained so much headway that vaccination is ineffective.

Because of the hazard, hogs have always been poor collateral, it being almost impossible to borrow money on them. Hog insurance changes this. It transfers the risk to the insurance company and gives the hog raiser a chance to conduct his industry on a business basis. Bankers will accept an insured herd of hogs as security on a loan just as readily as they will accept an insured crop of wheat.

Progressive men are quickly availing themselves of the opportunity to insure their herds, and losses are already being paid by the Company. One of the first men to be paid for his loss had received his policy only nine days before his hogs died.

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One 1917 Allen touring car, in good repair.  
One team of black horses, weight between 1,000 and 1,100 pounds.  
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Bob Cline of New York and Columbus, Ohio, who is entered in the big Auto Race meet which annually features the elaborate program of entertainment at the Nebraska State Fair on Labor Day. This

year Fred Horey, former world's Champion, and Sig Haugdahl, present Champion of the world, will meet in a match race as one of the Auto Race features of Nebraska's Victory State Fair.

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